

SEAT PLEASANT NEWS

DECEMBER EDITION

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City of Seat Pleasant

Mayor

Eugene W. Grant

Council President

Latasha Gatling (At Large Councilmember)

Ward I Councilmember

Elenora Simms

Ward II Councilmember

Aretha Stephenson

Ward III Councilmember

Reveral Yeargin

Ward IV Councilmember

Gerald Raynor

Ward V Councilmember

Darrell Hardy

AT Large Council member

Kelly Porter

Acting City Administrator

Treasurer

Robert L. Ashton

Chief of Police

Samuel Prue

Director of Public Works

Johnny Thompson

City Clerk

Dashaun Lanham

A WORD FROM THE MAYOR



The year 2010, has been a year of change and is now coming to a close. We have, as a community, dealt with a number of changes that have challenged our life, liberty and pursuits for a happy existence. There have been deaths within our families and we are facing severe medical concerns and challenges regarding our health. For some, eviction, foreclosure or the threat of foreclosure continues to loom over a large population of our neighbors. Others have lost their jobs through downsizing or reorganization. There are those who have

struggled to maintain the basic essentials of life because of financial constraints. Yes, these changes in 2010 have been challenging for many who live, work, worship or play in Seat Pleasant.

Yet, through all of these trying changes there remains hope. Those of us who are hopeful are eager about the prospects of 2011. The New Year will usher in new challenges but also new opportunities. Our faith will continually be tested but we are ready for the test. Yes, we will still need to tighten our financial belts to make it through these turbulent economic times. We will have to tap into our creative side and manifest those great talents within us into our daily life. Families will be forced to sit down together and prioritize their spending habits, leisure activities and social life. Change which is inevitable can be managed if acknowledged, accepted and appreciated.

To that end, I share with you the poetic words of one of our ancestors Paul Laurence Dunbar who pinned the poem "The Change Has Come."

The change has come, and Helen sleeps— Not sleeps; but wakes to greater deeps Of wisdom, glory, truth, and light, Than ever blessed her seeking sight, In this low, long, lethargic night, Worn out with strife Which men call life.

The change has come, and who would say
"I would it were not come to-day"?
What were the respite till to-morrow?
Postponement of a certain sorrow,
From which each passing day would borrow!
Let grief be dumb,
The change has come.

(con't on the next page)

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(Mayor's Message con't.)

To that end, let us accept that change is inevitable. It is a part of life. We, therefore, can with every sense of prudence; sagacity and skill meet the changes that will befall us in 2011. Our faith will make us whole; our belief will give us the confidence to press on and our love of God, family and community will make our work and effort worth the fight to turn change from a negative to a positive. If we keep this in mind we will become A City of Excellence.

GREETINGS FROM THE COUNCIL PRESIDENT



Seasons Greetings Seat Pleasant!

Happy Holidays, I hope this message finds you in warm spirits and in warm climate. Here is an updated status on some of the items that I discussed with you a few months ago.

- Speed Camera legislation in school zones- The Speed Camera Legislation was passed successfully. The Council held a public hearing regarding speed cameras in the City on November 1, 2010. Signs and cameras have been installed on G Street in Ward II, near Seat Pleasant Elementary and Seat Pleasant Activity Center. Please look for cameras possibly on Martin Luther King, Jr. Highway, Addison Road, and Central Avenue in the near future. This measure is important as the safety of our children is at stake.
- Updating the City Code and City Charter The Council met on November 12, 2010 to discuss revisions to the City Code and Charter in an effort to enhance our government and its function. Solar Panel Installation on City Buildings (Grant Funded)- Solar Panels will be installed within the next month. The will be a parking structure built in the parking lot of City Hall with solar panels, so that the City can generate its own electricity. This will be a great savings to the City.

If you would like additional information on any of the above items, contact your Councilmember. We would like to hear from you.

We look forward to seeing each of you at our Public Meeting held on the 2nd Monday of each month at 7:00 pm at City Hall. Again, if you have any questions, comments, or concerns please do not hesitate to contact us at 301-336-2600.

Sincerely,

LaTasha C. Gatling

Council President

City of Seat Pleasant

"A City of Excellence"

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OFFICE OF THE CITY CLERK

The City Council passed the following legislation in the month of November:

Resolution:

R-11-07 Declaration of Municipal Government Month





HAPPY HOLIDAYS

FROM THE MAYOR AND CITY COUNCIL





EUGENE W. GRANT



LATASHA GATLING COUNCIL PRESIDENT



ELENORA SIMMS WARD I



ARETHA STEPHENSON WARD II



REVERAL YEARGIN



GERALD RAYNOR WARD IV



DARRELL HARDY WARD V



KELLY PORTER AT-LARGE

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20 THINGS TO KNOW REGARDING ANNUITIES (PT. 1)

by Robert Ashton



1. What is an annuity?

An annuity is a contract from an insurer that you can use to grow money for your retirement on a tax-deferred basis. The annuity guarantees a fixed or variable payment at some time down the road.

2. What is a deferred annuity?

This is an annuity that you buy either with one sum or through periodic payments in an effort to save for retirement. Earnings with a deferred annuity are not looked at as taxable income until the time of withdrawal. The withdrawals can be subject to regular income tax. In the event they are made before age $59 \frac{1}{2}$, they can be subject to a 10 percent IRS penalty, with company imposed surrender fees charged at times. You can select the time where you convert the accumulated principal and any earnings in the contract to a stream of income.

3. What is a variable deferred annuity?

This kind of annuity is one whereby a portion of the policy's premium might be invested in a number of investment divisions. Amounts allocated to the investment divisions will move around in value due to the performance of underlying investments. Finally, assets set aside for the investment divisions are subject to market risk.

4. What is a fixed deferred annuity?

This is an annuity where the buyer understands what the present and guaranteed interest rates are when that interest will be credited to the funds in the annuity. In most cases, rates will be guaranteed for a certain amount of time. Once that time period is up, the policy typically receives a new interest rate each year equal to the standard rate being credited by the issuing company for that time.

5. If there is a death, what do I do?

At the time of an insured's death, the appropriate office needs to be contacted and advised of the name of the insured, the date and manner of death, along with the name, address, and phone number of a contact person. At that time, a claimant's statement and added information on how to submit a death claim is then passed on to the correct person.

6. Can I change my name on an annuity contract?

In order to change the name, the present contract owner needs to send a signed name change request form, a written request, a copy of a marriage certificate, or other court document with the needed details to the company's service center.

7. How do I go about withdrawing funds?

In the event you have a hankering to play with your money and the desire to withdraw it rather quickly, then an annuity is not the right product for you to invest in. Take note that the interest you earn on money in a checking account is taxable, while the interest earned on an annuity is not taxed until taken out. Another option is to diversify your money by maintaining a certain amount in your checking account that will be available for immediate withdrawal, while placing the remainder in an annuity for a conservative cash accumulation vehicle.

8. When does my money mature?

The annuity policy does not mature as does a bond or certificate of deposit. Both the individual's principal and interest will automatically keep gaining interest until withdrawn and you hit age 100. You can continue to have the money grow, make withdrawals, or start receiving an annuity income at any point.

9. Can an annuity be tied up in probate proceedings?

No. If the individual lists a named beneficiary, other than their estate, annuity dollars will avoid the delay, cost and frustrations that come with probate.

(continued on the next page)

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(Annuities continued)

10. What is the liquidation segment of an annuity?

The liquidation period is when the insurer makes payments to the annuitant. Many times the payments continue for the life of the annuitant or during the life of the annuitant and another person, such as a spouse.

A WORD FROM THE SEAT PLEASANT POLICE DEPARTMENT

The reductions of crime and community disorder are priorities of the Seat Pleasant Police Department. Therefore, Seat Pleasant's Citizens for Public Safety Advisory Committee (CPAC) along with the Seat Pleasant Police Department offers an organized means for the citizens of the City of Excellence to become involved in the many safety issues that affect all of us. The Seat Pleasant Police and the CPAC organization meet every month and provide the Mayor and council with regular input and recommendations on issues surrounding crime and fear abatement, law enforcement, and public safety.

That being said, establishing a neighborhood city watch team consisting of our city's community members is currently underway. The first meeting was held December 4th but it's not too late to join. We need your assistance and involvement to curb crime in the community. Help us to reduce crime and disorder in your community and neighborhoods, by reporting all suspicious activity. It is important for all residents to understand that you are the eyes and ears of your community. We encourage everyone to get involved in this effort and to assist in making Seat Pleasant a safer place to live. Please help us help you in making a difference - this is our town and this is where we live!!

CODE ENFORCEMENT

Since winter will be approaching soon, the Code Enforcement department would like the residents to be mindful of the winter clean up process and ordinance regarding it. Due to the severe weather we had last year please remember the following:

Seat Pleasant City Code 137-33-34 Snow Removal- It shall be the duty of the owner and occupant, jointly, of every parcel of real estate adjoining a public sidewalk to keep such sidewalk adjoining such property free from snow and ice the full paved width of such sidewalk. Snow and ice shall be removed within 24 hours after the end of snowfall. Sidewalks in front of commercial establishments and commercial parking lots shall be kept free of snow and ice at all times between the hours of 9:00a.m. and 5:00 p.m.

The code enforcement department wouldn't be able to do what it does if it wasn't for the residents. With that being said, please keep a look out for squatters living in vacant properties. Because the weather is changing and it's cold, homeless people are looking for a place to get warm. If you notice people going into the vacant houses please call the Police non-emergency number at 301-333-4000. The Police department will also pass this information on to the code enforcement department and we will try to contact the owners to properly board the property up.

To all of the renters in Seat Pleasant, rental permit applications have gone out to the property owners. If you are renting a home in Seat Pleasant please contact the code enforcement office so that we can make a note of it. It's required that all rental properties within the city receive rental permits annually and the cost is \$100.00. (continued on the next page)

(Code Enforcement continued)

Out of State Tags- The code enforcement department is working very closely with the Prince George's County Revenue authorities and MVA. We have been compiling a list of all out of state vehicles will be submitted to MVA. This list is being sent out because if you reside in the state of Maryland after 60 days of residing here, you need to register your vehicle within Maryland.

A WORD FROM CITIZENS FOR PUBLIC SAFETY ADVISORY COMMITTEE

Get Involved

Do you love where you live? Seat Pleasant is a little jewel in Prince George's County. Sure, it's not perfect, but we're only minutes from downtown D.C. and all the museums, monuments, parks, and attractions; we're within walking distance to two metro stations; we have our own parks and recreation center; and I could go on and on. As a member of your community, you have more clout than you may realize. You play an enormous role in Seat Pleasant and that is why it is so important to become involved. What can you do? I'm glad you asked!

- 1. Attend town meetings which are held at 7:00 p.m. at City Hall every second Monday of the month. Go and hear what's going on in the city ask questions and get answers.
- 2. Go to the crime prevention meetings and all of the other activities that are available they are there to help you.
- 3. Start a neighborhood watch on your street; look out for your neighbors.
- 4. Contact your ward's councilmember and find out what's going on where you live.
- 5. Keep knowledgeable about issues going on that will affect you. Stand up and make your voice heard.

The more you get involved in your community and become an active participant, the better Seat Pleasant becomes and the better your own life becomes. As spoken by the late great James Brown - get up, get into it, get involved!

If you need any information or want us to discuss anything with the Seat Pleasant Police Department or Seat Pleasant Volunteer Fire Department, please email us at cpac.seatpleasant@live.com. Keep safe!

LEAF COLLECTION



The last of the leaves are beginning to fall, so remember, yard waste is collected on Wednesdays by Bates Trucking, the City's trash collector. Leaves and yard waste must be in bags and placed curbside before 6 a.m. Wednesday morning. Leaves not in bags, but raked to the curb will be picked up daily by Public Works until December 25th. For more information call the Public Works Department at 301-336-2600, ext. 2224. However, Bates will continue to pick up leaves in bags on Wednesdays after that time.

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HAVE A HAPPY STRESS FREE HOLIDAY

The holiday season is a wonderful time of the year that most of us look forward to—we see family and friends we haven't seen in ages, the goodness and kindness of others tends to shine through a bit more, and we see the excitement in our kids as they experience the magic of the season. However, the majority of us also experience increased stress this time of year . . . there is much more to do as we get ready for those out-o-town visitors, others in the family won't help with last minute details, and traffic is heavier than



normal. Luckily, there are a number of stress reduction strategies we can use to help us cope and put things in perspective so we actually do experience the peace, love and joy of the season.

If things are really hectic, stop what you are doing and take several deep breaths, getting plenty of oxygen to your brain. Count to ten and remind yourself that whatever is happening almost certainly isn't the end of the world and things will be alright. Put it in perspective—later this might actually be a funny story you can share with everyone. It is also important that you try not to overextend yourself or take on too much—holiday parties, extra activities and family get-togethers sound like fun and a good idea when they are first brought up, but too many obligations can put a strain on you and your family. So try not to over-commit during the holidays and be sure to schedule some "down time" as well. Sometimes it is okay to simply relax and do nothing.

Another huge stressor for people during the holidays is finances; this year because of the economy financial stressors may be especially pressing. It may be a good idea if everyone in your family agreed ahead of time to limit the amount of money you will spend on presents, or limit the number of presents you buy. You may decide to only give "home-made" gifts this year, which typically are cherished and appreciated much more than store-bought gifts. Remember it is not the actual gift itself that matters, but the feelings that come with the gift. Promise to yourself this year that you will not spend beyond your means.

If you do find yourself experiencing stress, financial or otherwise, use some of the many available stress management techniques to cope. Some of these strategies include going for a walk, exercising, reading a good book, getting a massage, talking to a friend, watching a comedy, taking a long bath, working on a hobby, playing with your pet, listening to music or writing in your journal, among others. All of us from the Seat Pleasant-University of Maryland Health Partnership wish each of you a happy, healthy, safe and stress free holiday!

By Sharon M. Desmond, Ph.D.

Co-Chairperson, Seat Pleasant-University of Maryland Health Partnership

SENIOR GREEN PROGRAM MOVES FORWARD



The Seat Pleasant Senior Green Program funded through the Maryland State Department of Housing and Community Development was announced last month. The deadline for applications was November 29th. The City is now moving forward to provide energy audits for those applicants selected. The applicants that were selected are eligible for grants up to \$6,000 towards energy saving repairs. In the coming months there will be a phase two for this project so look for information in upcoming newsletters.

City of Seat Pleasant
"A City of Excellence"
6301 Addison Road
Seat Pleasant, Maryland 20743



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ATTENTION RESIDENTS



Cereta Lee, the Register of Wills for Prince George's County will be giving a presentation on January 26, 2011 at 10:00 a.m. in City Council Chambers about information that is important to you. Some of the topics covered will be the Administration of an Estate, Guardianship of Minors, the Safe keeping of Wills plus other topics. There will be a time for questions and answers as well. Seating is limited.

To sign up for this important session call Ms. Sanders at 301-336-2600. (A head count is needed in order to ensure there are enough materials).

ATTENTION SENIORS!

The City is working with AARP to provide free tax preparation for seniors (and low to middle income residents) beginning in February! Tax preparation will be by appointment only. Look to the next issue for more details!

